

## NANCE COUNTY - TWICE THE CHALLENGE

*"You go from job to job because you think 15 cents will make a huge difference ... it never did. By the time they took all the taxes out it was like -- where's all the money I'm supposed to be making?"*

Being a single mom wasn't part of the plan.

But life had taken unexpected turns before.

A troubled marriage.

Struggling with low-paying jobs.

And now this.

"My right leg had multiple breaks. Now it has four plates and 20 screws in it," Julie Reynolds said of her injuries from a recent car accident. "The left leg had a compound fracture. The doctors had to do a skin graft and put in a six-inch titanium rod."

Julie didn't elaborate on the shattered ankle, broken rib or bruised lungs.

She was just glad to have both casts off her leg, though it would take months of therapy before she could walk again.

Or be able to go home.

Yet, all that seemed rather painless in comparison to the emotions of being separated from her little girl.

"We're so close," Julie said of the bond between her and six-year-old daughter Elissia. "We do everything together."

JULIE GREW UP in Peoria, Ariz., finding "love at first sight" while still in high school. She married during her senior year before her 19-year-old husband left for the Air Force.

"It was a beautiful wedding outside a lake at Sun City West. I had a gorgeous dress and looked like Belle in *Beauty and the Beast*," she giggles of the memory.

Julie's husband excelled in the military as a squad leader while she stayed in Arizona working at a retail store.

She felt satisfied with her life.

"I didn't even think about going to college then," she reflected. "I was so happily married and things were good."

But the old high school injury in her husband's shoulder flared up and he was forced to take a medical discharge. Back home, he took a job at an off-track betting site.

The couple hadn't yet reached their first anniversary when Julie began to notice money missing from their checking account.

"I found out (my husband) had a bad gambling problem. I asked him to get help but nothing ever changed. We ended up moving in with relatives because we couldn't pay the bills."

After nearly three years of marriage, Julie knew her husband wasn't willing to deal with his gambling addiction. "I worked with him about the problem for a long time. He even tried twice to commit suicide, but he wouldn't get help. And I loved him so much."

They divorced; and with finances drained, Julie had no choice but to move in with her parents.

From there, "I went from job to job," she said. "I think the reason I kept moving was because one paid a little bit more than the last one -- like 15 cents or a quarter. I'd think, maybe I'll make a little more money at this job and there's tips."

"You go from job to job because you think 15 cents will make a huge difference. It never did. By the time they took all the taxes out it was like -- where's all the money I'm supposed to be making? I did that for the longest time."

Then Julie landed a job as an assistant manager at a pizza franchise that paid almost double over minimum wage.

Things began to look up.

MEANTIME, JULIE'S PARENTS decided to move to Fullerton, Neb., where they could spend retirement closer to relatives. Julie's sister, Jenell, would stay with her in Arizona to finish her senior year of high school.

Julie had planned on buying her own home, but money was too tight.

So she moved to Fullerton and lived with her parents while working at a local pizza place. She began dating again and made the decision to move in with her boyfriend at Grand Island, 40 miles from Fullerton.

Both Julie and her boyfriend were making good money working at Nathan Detroit's. Julie worked part-time at the popular sports bar while also working full-time at the Pizza Hut.

The couple was together for two years when disagreements began to surface and a solution seemed unattainable. Julie moved out and went back to Fullerton to live with her parents; however, she hadn't been feeling well and made a doctor's appointment.

She soon learned, much to her surprise, that she was pregnant.

"My mom was with me and we just hugged each other and cried," Julie recalls. "We both knew that with me being on epilepsy medication, the child would probably be born with a birth defect."

"I called (my former boyfriend) and told him I was pregnant. He asked what I was going to do about it. I told him I was not going to have an abortion if that's what he meant. He didn't want anything to do with the baby. He went to the first ultrasound and said he couldn't handle the rest."

Following the ultrasound, Julie's physician confirmed her greatest fear. "I knew (my baby) had spina bifida when I was six months along."

The doctor sent Julie to a specialist where she was once again confronted with the suggestion of an abortion.

"I could see this baby. I could feel this baby kicking. And the doctor tried to talk me into an abortion at six months along. He said that most of the mothers that come to him after finding out their baby has spina bifida go to another state and have an abortion. I told him I'm not other people."

ELLISIA WAS BORN one month premature by cesarean section and had to stay in the hospital 24 days. Doctors informed Julie that her little girl would not be able to move from the waist or have bladder or bowel control. Julie had no health insurance and knew the financial struggle would be strenuous, but her greatest concern was for her baby's health.

And there was reason for concern.

Before Elissia would reach her sixth birthday, she would endure 17 surgeries on her feet, spine, stomach, brain and hips.

Julie was able to stay home with Elissia for the first three years and rent her own apartment with the aid of Elissia's Social Security disability, child support and ADC (Aid for Dependent Children). But there was never any money left over and the little extras seemed even further out of reach.

As Elissia's surgeries stabilized, Julie was finally able to jump start her dream of a nursing career. She enrolled at Central Community College in Grand Island with the assistance of financial aid.

But driving to school was an 80 mile round trip, so she also took on a part-time tutoring job at the college to help with travel expenses.

After completing her required classes, Julie was accepted into the nursing program. "Then I started having problems with epilepsy so I couldn't go to school the next year. I haven't been able to pick it up since, but I want to," she said on a hopeful note.

With her education put on hold, Julie took a part-time waitress job to help supplement her income. The job paid \$2.50 an hour plus tips, but tips are hard to count on in a small town and she often had to take off work for Elissia's surgeries.

"It's impossible to live on a wage of \$2.50 an hour," she said. "The only thing that helped was Elissia gets child support and Social Security disability, otherwise we wouldn't be able to live. We live from paycheck to paycheck ... literally."

So Julie took on additional part-time bookkeeping and convenience store jobs to supplement her income.

CONTINUALLY SEARCHING for something better, Julie's managerial skills landed a full-time position at a Dairy Queen in Central City, a 17-mile drive from her home in Fullerton.

The pay wasn't much above minimum, but the benefits -- medical and dental insurance, a 401(K), IRA and retirement plan -- would make it easier to pay the bills and put a little away.

Then, just one week before the medical insurance was about to kick in, she was traveling home from work when the driver of a gold Cadillac DeVille entered her lane. Despite all Julie could do to avoid the accident, her van was hit head-on.

The 80 mph impact left her semi-conscious for three days as doctors rushed her into surgery to repair her mangled body.

It was the second such accident for this 31-year-old mother, having been hit eight years earlier by a drunk driver.

After several weeks in the hospital, Julie was moved to a care center near her home for therapy where she could be closer to her daughter and parents, who were taking care of Elissia.

Although she is learning to walk again, Julie was told by her doctor she will not be able to return to work for a year.

Meantime, her positive attitude has managed to turn her long stay in the care center into a ministry of caring of which she says faith has always played a large part in her life: "You're always supposed to treat other people as you want to be treated and I sincerely believe that. Although there are times when we're human and that doesn't always work."

Julie's outlook on life has reaped its rewards.

"In the first month that I was here, I was named resident of the month and vice-president of the resident council," she beams. "I've been giving residents manicures, reading to them three times a week, calling bingo, and whatever I can to help them feel better about themselves."

The position at the Dairy Queen where Julie was working at the time of the accident is being held open for her -- another reason she wants to heal quickly. Until then, however, she's unable to bring in any income.

It will be an uphill battle again to get ahead. Yet, this single mom chooses not to worry about the financial struggles ahead, but rather to concentrate on her daughter.

"Right now ..." Julie said as she studied her thoughts, "I just want to be the best mother I can be."

#### DID YOU KNOW?

- \* There are 60,403 single mothers in Nebraska
- \* 47% of single mothers live with their own children under the age of six
- \* 29% of single mothers live in poverty
- \* Nebraska mothers' participation in the labor force is the second highest in the nation
- \* Nebraska ranks 49<sup>th</sup> in the nation for women employed in managerial and professional occupations
- \* Three out of four Nebraska women live paycheck to paycheck
- \* In rural and urban areas, many women have to work to jobs to make ends meet
- \* Three out of four working women earn less than \$25,000 per year

\* 77% of these working women have children under age six

\* The average annual cost of child care in Nebraska for a four-year-old child is \$4,680. For a minimum wage earner this is 44% of their annual income

\* Single parent families in Nebraska have increased 38% in the last ten years

Facts taken from:

Chutes and Ladders [www.womenwork.org](http://www.womenwork.org)

Status of Women in Nebraska Report, Institute for Women's Policy Research 2002